

Information to identify the case:

Debtor 1	<u>Alvaro Agudelo</u>	Social Security number or ITIN	xxx-xx-4558
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	18-15505-JKS		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Alvaro Agudelo

7/27/18

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Alvaro Agudelo
 Debtor

Case No. 18-15505-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 22

Date Rcvd: Jul 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2018.

db	+Alvaro Agudelo,	184 Vreeland Avenue,	Bergenfield, NJ 07621-1933
517400043	+Citicards Cbna,	Citicorp Credit Svc/Centralized Bankrupt,	Po Box 790040,
		Saint Louis, MO 63179-0040	
517400046	+Paragon Fed Credit Uni,	100 Paragon Dr,	Montvale, NJ 07645-1780
517400047	+Phelan Hallinan Diamond and Jones,	400 Fellowship Road,	Mount Laurel, NJ 08054-3437
517400054	+Visa Dept Store National Bank/Macy's,	Attn: Bankruptcy,	Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg	E-mail/Text: usanj.njbankr@usdoj.gov	Jul 27 2018 23:53:40	U.S. Attorney,	970 Broad St.,
			Room 502,	Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov	Jul 27 2018 23:53:36	United States Trustee,	
			Office of the United States Trustee,	1085 Raymond Blvd., One Newark Center, Suite 2100,
			Newark, NJ 07102-5235	
cr	+EDI: RMSC.COM	Jul 28 2018 03:28:00	Synchrony Bank, c/o PRA Recievables Management, LL,	
			POB 41021,	Norfolk, VA 23541-1021
517400033	+EDI: BANKAMER.COM	Jul 28 2018 03:28:00	Bank Of America,	Nc4-105-03-14, Po Box 26012,
			Greensboro, NC 27420-6012	
517400037	+EDI: CAPITALONE.COM	Jul 28 2018 03:28:00	Capital One,	
			Attn: General Correspondence/Bankruptcy,	Po Box 30285, Salt Lake City, UT 84130-0285
517400038	+EDI: CAPITALONE.COM	Jul 28 2018 03:28:00	Capital One,	Attn: Bankruptcy, Po Box 30285,
			Salt Lake City, UT 84130-0285	
517400039	+EDI: CHASE.COM	Jul 28 2018 03:28:00	Chase Card,	Po Box 15298, Wilmington, DE 19850-5298
517400041	+EDI: CHASE.COM	Jul 28 2018 03:28:00	Chase Card Services,	Attn: Correspondence,
			Po Box 15278,	Wilmington, DE 19850-5278
517400042	+EDI: CHASE.COM	Jul 28 2018 03:28:00	Chase Card Services,	Attn: Correspondence Dept,
			Po Box 15298,	Wilmington, DE 19850-5298
517400044	+EDI: DISCOVER.COM	Jul 28 2018 03:28:00	Discover Financial,	Po Box 3025,
			New Albany, OH 43054-3025	
517400048	+EDI: RMSC.COM	Jul 28 2018 03:28:00	Syncb/car Care Pep B,	Po Box 96060,
			Orlando, FL 32896-0001	
517400049	+EDI: RMSC.COM	Jul 28 2018 03:28:00	Syncb/care Credit,	C/o Po Box 965036,
			Orlando, FL 32896-0001	
517401854	+EDI: RMSC.COM	Jul 28 2018 03:28:00	Synchrony Bank,	c/o of PRA Receivables Management, LLC,
			PO Box 41021,	Norfolk, VA 23541-1021
517400050	+EDI: RMSC.COM	Jul 28 2018 03:28:00	Synchrony Bank/ JC Penneys,	Attn: Bankruptcy,
			Po Box 965060,	Orlando, FL 32896-5060
517400051	+EDI: RMSC.COM	Jul 28 2018 03:28:00	Synchrony Bank/ Old Navy,	Attn: Bankruptcy,
			Po Box 965060,	Orlando, FL 32896-5060
517400052	+EDI: RMSC.COM	Jul 28 2018 03:28:00	Synchrony Bank/Lowes,	Attn: Bankruptcy,
			Po Box 965060,	Orlando, FL 32896-5060
517400053	+EDI: RMSC.COM	Jul 28 2018 03:28:00	Synchrony Bank/PC Richard,	Attn: Bankruptcy,
			Po Box 965060,	Orlando, FL 32896-5060

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517400045	JP Morgan Chase
517400034*	+Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
517400035*	+Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
517400036*	+Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
517400040*	+Chase Card, Po Box 15298, Wilmington, DE 19850-5298

TOTALS: 1, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 29, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 22

Date Rcvd: Jul 27, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 27, 2018 at the address(es) listed below:

Aileen Perez on behalf of Debtor Alvaro Agudelo aperezesq@yahoo.com, aperezesq@yahoo.com
Jeffrey Lester on behalf of Trustee Jeffrey Lester jlester@bllaw.com, NJ19@ecfcbis.com
Jeffrey Lester jlester@bllaw.com, NJ19@ecfcbis.com
Rebecca Ann Solarz on behalf of Creditor U.S. Bank N.A., as trustee, on behalf of the holders,
of the J.P. Morgan Mortgage Acquisition Trust 2006-WMC4 Asset Backed Pass-Through Certificates,
Series 2006-WMC4 rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5